Real Estate for Bale.

Want Ad. Rates.

ONE CENT PER WORD when paid in advance. No Ad. taken for less than TEN CENT3.

NO ADS, TAKEN FOR LESS THAN TWENTY-FIVE CENTS when phoned in or charged at the counter.

FOR BUSINESS CONTRACTS
Phone Monroe 1 for the WANT AD
MAN to call.

Lost and Found.

FOUND. GOLD WATCH, WHICH owner can get by proving property and paying charges J. T. GATES, 818 West Marshall, per Wickmond Delve.

Dairy.

STRAYED FROM MY PREMISES, 1013

West Franklin Street, bull-terrior
dog, white, with black eye. Reward
if returned or information leading
to same.

to same.

LOST, IN FRONT OF 905 WEST Grace, about 8:30 last night, a black lynx fur sears, with heads crossed on back and talls to ends. A suitable reward will be paid if returned to above address.

Belp Wanted, Male.

WANTED, RAILWAY MAI, CLERKS, commencement salary \$500; spring examinations everywhere; candidates prepared free, FRANKLIN INSTITUTE, Dept. 410 J. Rochester, N. Y.

Va.

LABORERS WANTED. APPLY TO MR. WILLIAMS, American National Bank Building.

Bank Building.

WANTED. A GOOD MARKET MAN; one with experience in growing and selling truck; house furnished; refrerences required. State wages expected. W. T. HOOD & CO., City.

pected. W. T. HOOD & CO., City.

WANTED. A PRACTICAL WORKING farmer, with a small family, and who can board help. References required. State wages expected. W. T. HOOD & CO., City.

SECRETARY-THEASURER, RETIRING from Richmond. will set his interest in a Main Street business for \$1,000, paying 8 per cent., and will secure his position for party: salary \$100 per month. Address J 391, care Times-Dispatch.

Times-Dispatch.

WANTED, MEN OR BOYS TO HELP
us in spare time in all portions of
the United States. Box 503, Richmond, Va.

WANTED, AN EXPERIENCED MALE
stenographer; must read notes correctly; moderate salary. Address B
51, care Times-Dispatch.

WANTED, DRUGGIST, REGISTERED
or assistant clerk, at once; good position. State salary, references as
to habits, etc. RHUBARE, Drawer
259, Lynchburg, Va.

WANTED, A BRIGHT BOY, CALLERS.

269. Lynchburg. Va.
WANTED, A BRIGHT BOY (WHITE),
about fifteen or sixteen years old, to
travel and assist traveling salesman; expenses the first month, then
\$5 per week and expenses; must have
the connent of parents, if any. Address, C 116, care Times-Dispatch.

Situations Wanted, Male.

ANTED, POSITION BY EXPERI-enced bookkeeper, now employed best references. D 156, care Times

COMPATENT EGOKKEEPER. NOW employed, can give time to small se of books for few hours daily. Ad-dress BOOKS, Box 137, Richmond. WANTED, POSITION ON MARCH 1
by registered druggist of long experience; graduate in pharmacy; not
employed now in Virginia; Richmond
preferred; best references. Address
B 69, care Times-Dispatch.

WANTED, POSITION BY REGISTER-ed sesistant pharmacist, six years' experience, Address J 339, care Times-Dispatch.

YOUNG MAN, SIX YEARS' EXPERI-ence, wants, at once, position as clerk in country store; good refer-ences. Address G 92, cars Times-Dispatch.

Belp Wanted, Female.

toung Ladies and Girls Desir-ing positions with pleasant sur-roundings and good pay cannot do better than write or apply to THE WHITLOCK BRANCH, Twenty-third and Cary Streets, Richmond, Va. WANTED, A COACHMAN, WELL RE-commended. Apply 817, Mutua Building, or P. O. Box 287.

ANTED, YOUNG LADIES BETWEEN the ages of 16 and 22 years to be-come operators. Apply to TELE-PHONE EXCHANGE, 711 East Grace.

PHONE EXCHANGE, 711 East Grace,
GIRL FOR NORTH: WAGES \$20,
ticket furnished. CITY EMPLOY.
MENT BUREAU. 120 North Elighth.
WANTED. A COLORED WOMAN AS
nurse for nine-months-eld baby; take
full charge during daytime; none
but competent woman, with best references, need apply; good wages to
right person. Call 1412 Park Avenue, between 7 and 8, evenings.

ECRETARY-TREASURER, RETIR ing from Richmond, will sell his interest in a Majs Street business for \$1,000, paying 8 per cent. and wil secure his position for party; salary \$100 per month. Address J 391, care Times-Dispatch.

Solicitors and Salesmen.

CIGAR SALESMAN WANTED; EXPE-rience unnecessary; big pay. GLOBE CIGAR CO., Cleveland, Ohio.

CIGAR CO., Cleveland, Onlo.

WANTED, A FIRST-CLASS CLOTHING
salesman; one who can command
trade; good pay and permanent employment. Apply at once, No outof-town person need apply. THE
FAMOUS, corner Second and Broad.

Business Opportunities.

MONEY LOANED TO INVENTORS TO patent good ideas. JOHN WEDDER. BURN, Capitalist. Brookland, D. C. WANTED, GENTLEMAN WITH \$10,000 to \$15,000 as silent or active partners in first-class mercantile business; annual profit, \$288,375. Write MERCHANT, care Times-Dispatch.

HAVE SPECIALTY OF RARE MERIT, and want a live, wide-awake man

and want a live, wide-awake man of business ability, with moderate capital; will net from \$6,900 to \$5,000 per month; principals only. For particulars see me. Write at once if interested. CHAS. CRAWFORD, 511 North Tenth Street.

SECRETARY-TREASURER, RETIR-ing from Richmond, will sell his in-terest in a Main Street business for \$1,000, paying 8 per cent., and will secure his position for party; salary \$100 per month. Address J 391, care Times-Dispatch.

Co-Parnership Rotice

Richmond, Va., Jan. 1, 1910.
TO WHOM IT MAY CONCERN: THIS is to certify that I have this day admitted my son. Kent Williams Hood. as partner in my business, conducted under the name of W. T. Hood & Co., Old Dominion Nurseries, Growers of High-Grade Nursery Stock. We expect to keep up our standard of growing the best that can be produced. I wish to thank our partners for the very liberal patronague have received in the past and ask a continuance of their further valued lavors. Yours respectfully.

Boarding.

LARGE, BRIGHT AND ATTRACTIVE rooms for reut, with or without board, Reasonable rates. References required, 412 North Eighth Street, Phone Madison 7560. WANTED, BOARDERS FOR LARGE and small rooms. 1011 East Marshall. WANTED, BOARDERS FOR LARGE, beautiful, sunny rooms. 103 East Grace.

Board Wanted.

FRENCH GENTLEMAN, TWENTY-eight, wants board and lodging in good private American family, Send full particulars to DOUREF, 109 West Fifty-fourth Street, New York. Firty-fourth Street, New York.
VANTED, BY A REFINED YOUNG
married couple, a room, with board,
in a private family west of Sixth
Street, References exchanged. L.
466, care Times-Dispatch.

Rooms for Rent.

WHEN YOU COME TO RICHMOND stop where you dan get a clean, comfortable bed for 50 cents; central, refined neighborhood; free use of 'phone and bath. Excellent meals served next door, No. 1902 East Clay.

PARTLY FURNISHED FRONT ROOMS for housekeeping; also sleeping rooms, 708 East Marshall

Rooms Wanteb.

A NICELY FURNISHED ROOM, STEAM good location, for young Address B-82, care Times-

Real Estate for Sale.

FARMS AND TIMBER LANDS.—MY new catalogue contains 400 farms and timber lands; best bargains in Virginis. I pay your railroad fare. Write for free catalogue. Address J. R. ELAM, Box 267, Charlottesville, Va.

Yaz. FOR SALE, WEST END LOTS, ON Grace, Main, Leonard, Cary and Park Avenue streets, Apply 615 Brook Avenue. "Phone Madison 1467.

VIRGINIA FARMS.—J. E. WHITE.
"The Land Man," Charlottesville, Va.
Inclose 5 cents for catalogue.

Real Estate Wanted.

WANTED, TO RENT, ENTIRE FUR-nished house, suburbs or neighbor-hood, suitable for six or eight peo-ple and servants; all modern im-provements required. Write F. F., Jenerson Hotel.

Real Estate for Rent.

WANTED TENANT FOR LARGE comfortably furnished boarding-house, centrally located. Address E 93, care Times-Dispatch.

Flats for Rent.

FOR RENT, FURNISHED OF prinished, partly heated, with use elephone. For information call of telephone. I Madison 2939-L

WANTED, BY COUPLE, FOR SEVeral months, five or six-room apartment, heated and furnished, between Broad and Main and west of Eighth Street, Address J 395, care Times-Dispatch. Flats Wanted.

WANTED, AT ONCE SMALL FUR-nished house or flat; must be flear car line. State price. Address F. X. care Times-Dispatch. Dergonals. THE DEMAND FOR BETTER CHADES
of corests is increasing; no longer is
the stiffly boned corset the most
desirable one, but pliant models are
the rule for the most clegant and
chie creation, the cut and boning
being of equal importance to lend
that grace of movement to much
desired by the well dressed, MIS, A.
J. PYLE, 317 North Fifth Street.

Calls.

INCHMOND REFINING COMPANY,
1709 East Cary Street, City Contractors. Dead animals removed at once
'Phone Monroe 3027. Buyers of tailow and bones.

HUMAN HAIR BOUGHT AND SOLD at HUGHES'S 209 North Third.

Notices.

TABLE AND MEDICINAL WATER without a peer—five gallons for 25c, delivered—Holly Springs Lithia Water, 'Phones: Madison 6232 and 5621. WANTED THE PUBLIC TO KNOW that Janako Bros, Jewelers, 912 East Main Street, buy, sell, ex-change and remount diamonds in the latest styles. Old gold and sil-ver taken in exchange.

EDWIN PHAUP, FUNERAL DIREC-tor and Embaimer, has removed his office and undertaking rooms to 119 North Eighth Street. Office 'phone, Madison 131; residence 'phone, Madi-son 2239-J, for night and Sunday calls.

POULTRYMEN, ENTER YOUR BIRDS in Virginia's great show January 12-19. Entries close positively Jan-uary 3. Write to secretary for blanks and other information. W. E. TODD, Secretary, Richmond, Va.

NOTICE IS HEREBY GIVEN THAT the American Assurance Company of Philadelphia. Pa., has decided to withdraw from the State of Virginia, and that I has no outstanding lia-bilities in said State, all policies hav-ing been cancelled. The company has no policies in force in Virginia at the present time.

at the present time.

NOTICE IS HEREBY GIVEN THAT
the German Union Fire Insurance
Company of Baltimore, Md., has decided to withdraw from the State
of Virginia, and that it has reinsured
all of its outstanding policies in the
Globe and Rutgers' Insurance Company of New York. The company
has no policies in force in Virginia
at present.

SKATES SHARPENED WHILE YOU wait JOE BICKERSTAFF, 1811 East Main Street.

Main Street.

Richmond, Fredericksburg and Potomae Railread Company,
Freight Department.

THE FREIGHT DEPOTS OF THIS company will be closed SATURDAY,
JANUARY 1, 1910, New Year's Day.
Perishable freight will be delivered between the hours of 8 and 9 A. M.
LESLIE ELLIS,
Agent.

THE INDEPENDENT MAN IS THE one who has laid away something out of his earnings. Deposit your savings in the FIRST NATIONAL BANK OF RICHMOND, a strong, safe institution, backed by \$2,000,000 capital and profits, and become independent. Three per cent. Interest allowed. Banking house No. 1104 East Main Street.

Wanted.

WANTED, FURNITURE AND HOUSE-hold effects to sell at auction. Im-mediate returns. MAYO SALVAGE CORPORATION, 1402 East Main, 'Phone Madison 7316.

WANTED, TYPEWRITING TO DO AT home; rapid witer; terms reason-able, 'Phone Madison 5517-L. WANTED, SET OF "SOUTHEASTERN Reporter"; also "Virginia Reports" to same; must be in good condition, Quote cash price, Drawer 177, Clare-mont, Va.

WANTED, TO ENGAGE MANURE from stables by the year, W. T. HOOD & CO., City.

MANTED, YOU TO KNOW THAT WE have the best values in ready-made corsets from 75c up. You can't afford to miss the opportunity. MRS. A. J. PYLE, 317 North Fifth Street. WANTED, TO BUY FOR CASH, HOUSD-hold goods in any quantity, 'Phone Madison 3851

Remobal Notice.

EDWIN PHAUP, FUNERAL DIREC-tor and Embalmer, has removed his office and undertaking rooms to 113 North Eighth Street. Office 'phone, Mudison 131; residence 'phone, Madi-son 3229-J. for night and Sunday calls.

DAILY PUZZLE



ANSWER TO YESTERDAY'S PUZZLE. Buggage Clerk.

For Sair.

WAGONS AND BUGGIES TO SULT you at RICHARDSON BROS., 615 Brook Avenue.

FOOK AVENUE.

FOR SALE, WIRELESS STOCKS OF every character—Marconi, Telepost, United, De Forest, Hadio, International, Great Lakes, Clark, Collins, Burlingame and Monorail rices and literature furnished on application. As we specialize these stocks we save money for purchasers. Address AMERICAN SECURITIES AND UNDERWRITERS' CORPORATION, Norfolk, Va.

Norfolk, Va.

WANTED, TO SELL A "FORD" N
roadster, in good running condition;
equipment, gas lamps and generator,
magnetos, detachable double rumble
seats and top. K. W. HOOD, Station
A, City.

FOR SALE, A LARGE ASSORTMENT
of buggles, surreys, runabouts, Dayton wagons, laundry and grocery
wagons, at special prices. Several
second-nand vehicles, in good order,
cheab, A, MEYER'S SONS, 731 East second-hand vehicles, in good order cheap. A. MEYER'S SONS, 731 East Cary Street.

BURNT WHEAT.—ANOTHER CAR-load burnt wheat. \$1.50 per 100 pounds; cheap; good feed for chick-ens. W. J. TODD, 426 North Sixth

Millimery.

ALL OF MY MILLINERY AND READY-made suits, waists, costs and other garments for ladies and children we are now seiling at a great re-duction. We make no charge for alterations, MRS, JULIUS BEAR, 1423 East Main Street.

SHOE REPAIRING.

18C. HALF-SOLE MEN'S SHOES; LA-dies', 60c. Every pair sewed, Best feather. DREW'S ELECTRIC SHOE FACTORY, 118 East Main. 'Phone Monroe 2667. Will send for shoes and

FOR MAN OR BEAST FRAYSER'S NERVE AND BONE LINI-ment. Over forty years' test proves it the best. 25c a bottle at all drug-

EDISON AMBEROLA, \$200.00—THE FINEST MUSICAL IN-strument ever made. Come and hear it. C. B. HAYNES & CO.

STORAGE. LEAN, DRY STORAGE ROOMS; LOW rates. TOMPKINS, 207 West Broad

FLORIST.

FUNERAL DESIGNS, \$1 TO \$3. M. A. WHITTY.

BUCHANAN'S NIGHT SCHOOL. BOOKKEEPING, CIVIL SERVICE branches and elocution. 908 East Clay Street.

Meetings.

THE REGULAR ANNUAL MEETING of the stockholders of the National State Bank, Richmond, Va., will be held in its banking house on TUES-DAY, JANUARY 11, 1910, at 12 o'clock,

WILLIAM M. HILL.

Office Guarantee Building Corporation,
Times Building,
Richmond, Va., Dec. 27, 1909.
THE ANNUAL MEETING OF THE
stockholders of this corporation will
be held at its office, No. 6 North
Tenth Street. Richmond, Va., TUESDAY, JANUARY 11, 1910, at 4:30
o'clock P. M.
GEORGE C. JEFFERSON,
Secretary.

THE ANNUAL MEETING OF THE stockholders of the Rosney Iron and Lumber Company, Limited, will be held at the office of the company, at Rosney, in Buckingham county, in the State of Virginia, on the 10th day of January, 1910, between the hours of 3 and 4 o'clock P. M., for the purpose of electing two directors and for the transaction of such other business as may be brought before said meeting.

SIMON P. WEAVER, Secretary,

Bank of Commerce and Trusts.

Richmond, Va., Dec. 28, 1999.

THE ANNUAL MEETING OF THE stockholders of the Bank of Commerce and Trusts will be held at the offices or the bank, Ninth and Main Streets, on TUESDAY, JAN-UARY-11, 1910, at 2 o'clock P. M. CHAS, A. PEPLE.

CHAS, A. PEPLE.

Secretary,

THE ANNUAL MEETING OF THE stockholders of the First National Bank of Richmond, Va., for the election of directors and for such other business as may properly come before said meeting, will be held in the directors' room of said bank, No. 1104 East Main Street, Richmond, Va. 12 O'clock noon, TUESDAY, JANUARY 11, 1910.

JNO. M. MILLER, JR., Cashler,

Cashier.

THE ANNUAL MEETING OF THE stockholders of the Virginia State Fair Association, inc., will be held in the assembly room, Murphy's Hotel, Elghth and Broad Streets, Richmond, Va. at 8:15 P. M. MONLAY, JANUARY 10, 1910.

VIRGINIA STATE FAIR ASSOCIATION, INC.

ASSOCIATION, INC.

Virginia Trust Company.

Richmond, Va., Dec. 29, 1009.

FHE ANNUAL MEETING OF THE stockholders of this company will be held at the office of the company in the city of Richmond, Va., on TUESDAY, JANUARY 18, 1810, at 12 octock noon.

I. D. AYLETT.

Meetinas.

FITZHUGH LODGE, NO. 93,
1. O. O. F. 315 West Broad
Street. Brothers: Please attend meeting THIS (Saturday) AFTERNOON at 1 o'clock to bury
our deceased brother, John M. Butler,
By order of the Noble Grand,
G. G. GARNER,
Secretary.

THE ANNUAL MEETING OF THE shareholders of the American National Bank of Richmond will be held at its office in the city of Richmond, Va., on TUESDAY, JANUARY 11, 1910, at 12 M., for the election of directors for the ensuing year, and for the transaction of such other business as may properly come before the meeting. O. B. HILL. and for the training properly come business as may properly come before the meeting.

O. B. HILL.

Cashier.

Union Bank of Richmond,
Richmond, Va. Dec. 23, 1909.
HE REGULAR ANNUAL MEETING
of the stockholders of the Union Bank
of Richmond, Va., will be held in its
banking house on Thursday, January
13, 1910, at 12 o'clock noon.
GEORGE W. CALL,
Cashier.

THE ANNUAL MEETING OF THE stockholders of the Drewry-Hughes Company will be held TUESDAY, JANUARY 11, 1910, at 12 o'clock noon, in the office of the company, No. 1412 Bast Cary Street.

W. F. DANCE, Secretary.

Dibidend Rotices.

The Virginia Fire and Marine

Insurance Company,

Richmond, Va., Dec. 22, 1909, IVIDEND.—THE DIRECTORS

THE PLANTERS NATIONAL BANK

OF RICHMOND, VA., DECEMBER 22, 1909. THE DIRECTORS OF THIS BANK

HAVE TO-DAY DECLARED A DIVI-DEND OF NINE PER CENT, ON THE

CAPITAL STOCK OF THE BANK

City Bank
of Richmond.
THE ANNUAL MEETING OF THE stockholders of the City Bank of Richmond will be held at their banking house on MONDAY, JAN-UARY 10, 1910, at 12 o'cleck.

J. W. SINTON,
Gashier.

NATURE'S OWN BEVERAGE—LIGHT, sparkling, refreshing, pure; 5 gailons, 25c, delivered—Holly Springs Litha Water, 'Phones: Mudison 6232 and 5621.

TRANSAGE.

UST PUT ON SALE DRUMMER'S
sample trunk of overcoats. Origina
cost. \$15 to \$25; our price, \$8 to
\$12,50. JACOBS'S LOAN OFFICE.

FOR SALE, 25 NEW GENTS' SUITS costing upward to \$20; our price, \$ to \$11. JACOBS'S LOAN OFFICE.

Coal and Wood.

WOOD THAT BURNS AND GIVES heat; with damper turned, gives more heat and lasts longer. When draft is on half of heat goes out chimney. I have the right kind LONG'S. Those Morres 1320.

JANUARY 3, 1919. RICHARD H. SMITH, Miscellaneous.

RICHARD H. SMITH,

CASHIER.

Atlantic Coast Line Railroad Co.,
Office of the Treasurer.
Wilmington N. C., Dec. 37, 1969.

THE BOARD OF DIRECTORS OF ATlantic Coast Line Railroad Company
has declared a dividend of 3 per cent.
on the Common Capital Stock of
that company, payable at the office
of the treasurer, at Wilmington, N.
C., on and after January 10, 1910,
to stockholders of record on the
18th day of December, 1999. The
transfer books are closed from the
17th day of December, 1999, at 3
o'clock P. M., to the 11th day of
January, 1910, at 10 o'clock A. M.,
both dates inclusive.

JAMES F. POST.

Treasurer.

Virginia Trust Company.

Virginia Trust Company,
Richmond, Va., Dec. 21, 1909.
THE DIRECTORS OF THIS COMPANY
have declared a semi-annual dividend of 2 per cent., payable on and
after JANUARY 3, 1910. Checks will
be mailed.

- L D. AYLETT, Secretary.

Capitol Savings Bank,
Richmond, Va., Dec. 27, 1909.
THE DIRECTORS OF THIS BANK
have declared the quarterly dividend
of 1 per cent. payable on and after
January 3, 1919. Checks will be
mailed.

RO. M. KENT, JR.,

National State Bank,
Richmond, Va., Dec. 23, 1909.
THE BOARD OF DIRECTORS OF this bank have declared a semi-annual dividend of \$1-2 per cent., payable on and after January 3, 1910.
WILLIAM M. HILL,
Cashler.

Cashier.

National Bank of Virginia.
Richmond, Va., December 22, 1909.
THE BOARD OF DIRECTORS OF
this bank have to-day declared a
semi-annual dividend of 3 per cent.,
payable on and after January 3, 1910.
Checks will be mailed to stockholders. W. M. ADDISON,
Cashier,

Virginia Building and Loan Co.
A SEMI-ANNUAL DIVIDEND OF 3
per cent. having been declared, checks for the same will be mailed January 1, 1910.
C. T. LOEHR, Secretary.

The Savings Bank of Richmond,
1117 East Main Street,
Richmond, Va., Dec. 21, 1909.
THE DIRECTORS OF THIS BANK
have declared the usual semi-annual
dividend or 4 per cent. (free of tax)
out of the carnings for the past six
months, 1 ayable on or after January
3, 1910. Checks will be mailed.
JAMES M. BALL. Casner.

3, 1910. Cheeks will be mailed.

JAMES M. BALL. Casmer.

December 22, 1999.

THE BOARD OF DIRECTORS OF THE
Commonwealth Bank, Inc., has this
day declared a semi-annual dividend
of 3 per cent., payable on or after
January 3, 1910. Cheeks will be
mailed to parties entitled to the
same. W. L. WALTERS.

Cashier.

Virginia State Insurance Co.,
Richmond, December 29, 1969.

THE BOARD OF DIRECTORS OF
this company have to-day declared
the usual semi-annual dividend of
three (3) per cent. (free of tax),
payable January 3, 1910. Cheeks will
be mailed.

ROBERT LECKY, JR.,
Vice-President and Secretary.

Union Bank of Richmond,
Richmond, Va., Dec. 16, 1969.

THE BOARD OF DIRECTORS OF
the Union Bank of Richmond, Va.,
have this day declared a semi-annual
dividend of 5 per cent. on its capital
stock, payable to stockholders on
and after January 3, 1910.

GEORGE W. CALL,
Cashier.

THE DIRECTORS OF THIS BANK

Cashier.

City Bank of Richmond.

THE DIRECTORS OF THIS BANK have declared the usual semi-annual dividend of 3 per cent., payable on and after January 3, 1910.

J. W. SINTON.

Cashier.

The Confederate Museum TWELFTH AND CLAY STREETS, OPEN 9 A. M. TO 5 P. M. ADMISSION, 250, SATURDAY FREE,

Kailroads.

Richmond, Fredericksb'g & Potomac R. R. TO AND FROM WASHINGTON AND BEYOND.

Leave Richmond | Arrive Richmond Lesve idenimon

4.35 A.M. Main St. Sta.

4.50 A.M. Byrd St. Sta.

4.50 A.M. Byrd St. Sta.

5.16 A.M. Byrd St. Sta.

5.16 A.M. Main St. Sta.

5.16 A.M. Main St. Sta.

5.16 P.M. Byrd St. Sta.

4.10 P.M. Byrd St. Sta.

4.10 P.M. Elba Station

5.16 P.M. Elba Station

5.16 P.M. Byrd St. Sta.

5.16 P.M. Byrd St. Sta.

5.16 P.M. Byrd St. Sta.

5.17 D.M. Byrd St. Sta.

5.18 P.M. Main St. Sta.

5.19 P.M. Byrd St. Sta.

5.19 P.M. Byrd St. Sta.

5.19 P.M. Byrd St. Sta.

ACCOMMODATION TRAINS-WEEKDAYS.

Daily. † Weekdays. ¿Sundays only. All Chesapeake & Ohio Railway

CHESAPEAKE & Uhio Railway
9:00 A. Vally—Fast trains to Old Point, New
4:00 P. Port News and Norfolk,
7:00 A.—Daily Local to Newport News.
5:00 P.—Daily, Local to Old Point,
19:00 P. Daily—Louisville and Cincinnati. Pul11:00 P. Jmans.
6:45 P.—Daily "St. Louis-Chicago Special."
Pullmans.
8:30 A.—Daily—Charlottesville. Week days—
5:15 P.—Week days. Local to Gordonsville.
10:00 A.—Daily L'burg, Lex. C. Forge.
5:15 P.—Week days. To Lynchburg.
TRAINS ARRIVE RICHMOND.
Local from East—11:40 A. M., 6:35 P. M.
Through from East—11:40 A. M., 6:35 P. M.
Local from West—9:8:30 A. M., 9:50 A. M., 7:50
P. M.
Through—7:30 A. M., 2:45 P. M.

THE REGULAR ANNUAL MEETING
of the stockholders of the GermanAmerican Banking and Building Co.
will be held at the compary's office.
Room 2. Ebel Building, on WEDNESDAY, 12TH DAY OF JANUARY,
1910, at 1 o'clock P. M.
CHAS. K. WILLIS,
Secretary-Treasurer.

M. Through—7:30 A. M., 2:45 P. M. James River Line—*8:35 A. M. 6:00 P. M. Daily except Sunday. Southern Railway

TRAINS ARAUER ICHMOND.

N. B.—Following schedule figures published as information and not guaranteed:
6:20 A. M.—Daily—Local for Charlotte.
10:45 A. M.—Daily—Local for Charlotte.
10:45 A. M.—Daily—Local for Charlotte.
6:00 P. M.—Ex. Sunday—Keyaville Local.
11:45 P. M.—Daily—Limited, for all points South. Pullman and Day Coache, for all points South. Pullman ready 9:30 P. M.
4:30 P. M.—Ex. Sun.—To West. Pt., connecting for Baltimore Mon., Wed. and Fri.
4:30 A. M.—Ex. Sun. and 2:15 P. M.—Mon., Wed. and Fri.—Local to West. Point.
TRAINS ARRIVE RICHMOND. The Savings Bank of Richmond, 1117 East Main Street. Richmond, Va. Dec. 22, 1908. HE ANNUAL MEETING OF THE steckholders of this bank will be held at the banking house THURS-LAY, JANUARY 13, 1510, at 4 oclock F. M.

TRAINS ARRIVE RICHMOND From the South; 7:00 A. M., 9:30 P. M., daily; 8:40 A. M., Ex. Sun., 4:10 P. M. Daily (Local); From West Point, 9:50 A. M., daily; 10:45 A. M. Wed, and Fri; 5:45 P. M., Ez. Sun.

Atlantic Coast Line

EFFECTIVE DECEMBER 6, 1909.
TRAINS LEAVE RICHMOND DAILY.
For Florida and South: 1:20 A. M., 8:15 A. M.
and 7:15 P. M.
For Norfolk: 9:00 A. M., 3:00 P. M.
For Norfolk: 9:00 A. M., 3:00 P. M.
For Norfolk: 9:00 A. M., 1:00 A. M., 12:10 and 9:00 P. M.
For Petersburg: 1:20 A. M., 8:15 A. M., 9:00 A.
M., 12:10 P. M., 3:00 P. M., *3:30 P. M., 6:00 P. M., 7:25 P. M., 9:00 P. M. and 11:30 P. M.
For Goldsboro and Fayetteville: *3:30 P. M., 5:10 A. M., *10:10 A. M., 5:10 A. M., 5: Richmond, Va., Dec. 22, 1992.
DIVIDEND.—THE DIRECTORS OF
this company have declared a semiannual dividend of 5 per cent. (free
of tax), payable on and after
January 3 next. Checks for this
dividend-will be mailed to all stock
holders of record this date. All
changes of address should be promptly notified the company.
Transfer books closed from this
date until January 4, 1910.
WM. H. McCARTHY.
Secretary.

C. S. CAMPBELL, D. P. A. Norfolk & Western Railway

ONLY ALL RAIL LINE TO NORFOLK.
Schedule in Effect October 4, 1909.
Leave Byrd Street Station, Richmond, DAILV FOR NORFOLK, 900 A. M., 300 P. M. FOR LYNCHBURG AND THE WEST: 9.00 A. M., 12:10 P M., 9:00 P. M. Arrive Richmond: From Norfolk—11:40 A. M., 6:50 P. M., 10:43 P. M. From the West—7:500 A. M., 2:05 P. M., 6:50 P. M., Pullman, Parlor and Sleeping Cars, Cate Dining Cars
W. B. BEVILL, D. P. A., Richmond, Va. G. P. A., Roanoke Va. (FREE OF TAXES), OUT OF THE EARNINGS OF THE PAST SIX MONTHS, PAYABLE ON AND AFTER

Richmond and Petersburg Electric Railway Kichmond and Felersburg Electric Kallway

Cars leave Manchester, Seventh and Perry
Streets, for Petersburg:

"6, 7, 8, *9, 10, 11, *12, P. M., 1, 2, *3, 4, 5, *13, *6, 7, 10, *10, 11, *12, P. M., 1, 2, *3, 4, 5, *11, 100, P. M. for Chester, 12:00 midnight for Petersburg.

Cars leave Petersburg, foot Sycamore Street, for Manchester:

5:15, 6:35, *7:15, *7:35, 8:35, 9:35, *10:35, 11:35, A. M., 12:35, *135, 2:35, 3:35, *4:35, 5:35, 6:35, *7:35, 8:35, 9:35, *10:40, 11:40, P. M.

*Carries baggage and express.

**Limited, except Sundays and holidays.

All cars from Petersburg connect with cars for Richmond.

RICHMOND AND CHESAPEAKE BAY KAILWAY COMPANY.

Schedule of electric trains to and from
Ashland, etopping at intermediate stations upon
signal. Lv. Richmond (Broad and Laurel Sts.);
*6035, *7:10. 8:100, 9:101. **10:10, 11:10 A. M.,
1:10. 2:10, 3:108, 4:10, 5:10, 6:20, 7:108, 8:10,
10:10, 11:45 P. M. Lv. Ashland: *5:55, *78, 8,
95, 10, **11 A. M., *12 M., **1, 2, 3, 45, 5, 6, 7,
85, 9, 11 P. M.

*Daily except Sunday.

* Sunday only.

b Carries baggage

SEABOARD AIR LINE. SEABOARD AIR LINE.

Southbound trains scheduled to leave Richmond daily 9:10 A. M.—Local to Norlina, Raleigh, Charlotte, Wilmingten, 11:8 P. M.—Sleepers and coaches, Atlants, Birmingham, Savannah, Jacksonville and Fordia points, 7:35 P. M.—To Florida points, 10:45 P. M.—Sleepers and coaches, Savannah, Jacksonville, Atlanta, Birmingham and Memphis, Northbound trains scheduled to arrive Richmond daily: 4:25 A. M., 5:35 A. M., 4:35 P. M., 5:40 P. M.

Steamboats. OLD DOMINION LINE

Norfolk for New York daily except Sunday 7:09 P. M.
Fare: Between Richmond and Norfolk, \$2, including stateroom berth; meals, 50 cents.
Trains via Norfolk and Western Ry, at 3 P. M. and Chesapeake and Ohio Ry, at 4 P. M. also connect with New York steamers.
Night line steamers Brandon and Berkeley, stop at Claremont wharf to kind passengers and on signal to receive them.
VIRGINIA NAVIGATION COMPANY,—
James River by daylight for Norfolk, Old Point, Newport News and all James River landings at Steamer Pocalionias leaves Old Dominion what Monday, Wednesday and Friday at 7:00 A. M. Fare to Norfolk, \$1.25; second class, \$1.00; meals, 50 cents. Freight received for all landings on James River.

Real Estate for Sale.

Happy and Prosperous New Year

to One and All Wishing you many happy returns.

POLLARD & BAGBY 1102 East Main Street

REAL ESTATE

In All Branches---Facilities Unequalled

CONSULT

BLANTON & PURCELL,

1110 East Main Street

Real Estate for Rent.

FOR RENT. FURNISHED.

West Grace Street residence, nea Davis Monument; 9 rooms; party leav ng city. A bargain will be offered. JOHN T. GODDIN & CO.

Auction Sales, This Day. By Virginia Auction Co., Auctioneers 606 E. Broad. 'Phone Mad. 3851.

Furniture Sale

SPECIAL NOTICE TO HOUSEKEEP-ERS AND NEW BEGINNERS! MUST BE SOLD BY PUBLIC AUCTION MUST BE SOLD BY PUBLIC AUCTION

TO THE HIGHEST BIDDER
the following pieces of fine modern
Furniture, etc.: 7 1-3 Octave Upright
Piano and Music Cabinet, handsome
three and five-piece Parlor Suits,
Chairs, Rockers and Tables, Axminster
Rugs and Druggets, Curlo Cabinets,
Quartered Oak Hall Pieces, handsome
Vascs, French Mantel Clock and Bronze
Bric-a-Brac, handsome Dining Room
Suit, Leather Chairs, Sideboards, Extension Table, Mirror Back China
Closet, Havelin China Dinner Set, Cutlery and Silver Service, Leather Box
Couch, Drophead Sewing Machines,
Library Suit and Table to match. Combination Bookease and Desk, magnificent Mahogany and Walnut Chamber
Suits, with handsome mirror front;
Wardrobes and Chiffonniers to match.
Massive Brass Beds. Ostermoor Mattresses, Feather Pillows and Bolsters,
Frincess Oak and Mahogany Dressers,
Iron Baby Cribs, Morris Chairs, CarFurnishings, etc. Also, a lot of other
Sode will take place in our salesrooms, 606 East Broad Street,
AT 1030 A. M.

To 1030 A. M. TO THE HIGHEST BIDDER

SATURDAY, JANUARY 1, 1910, AT 10:30 A. M. THE VIRGINIA AUCTION CO. Geo. V. Oliver, Salesman.

Steamboats. Baltimore Steam Packet Co. Equipped with wireless telegraphy.

O BALTIMORE AND THE NORTH VIA NORFOLK AND OLD POINT. Leave Richmond Daily except Sunday vi N. & W. Ry. 5-00 P. M., Norfolk 6-10 P. M. C. & O. Ry. 4-10 P. M., Old Point 7-130 P. M. O. D. S. S. Co. 7-00 P. M. (one day in Norfolk) Va. Nav. Co. 6-30 A. M. (Monday, Wednesday of Friday).

BARGAINS IN REAL ESTATE

\$35,000 will buy one of the most at-tractive business properties now on the market.

\$3,000 will buy a large tobacco factory, exceptionally well located.
\$20,000 will buy a large tobacco factory, exceptionally well located.
\$15,500 will buy one of the most attractive residences on Park Avenue, large lot.
\$12,000 will buy three nice stores in the West End; will pay handsomely as an investment.
\$9,000 will buy a modern three-story dwelling on Laurel, between Main and Floyd Avenue.
\$8,000 will buy a corner brick store on West Main Street.
\$7,000 will buy an attractive residence on Grace Street, just west of Richmond College.
\$5,500 will buy six dwellings on Thirty-first Street, paying more than 10 per cent.
\$3,500 will buy a beautiful Barten Heights residence; large lot.
\$3,250 will buy a head willing on Grace Street, near Twenty-sixth Street.
\$4,000 will buy a modern 9-room dwelling on Main Street, near Cherry Street.
\$2,200 will buy four dwellings paying 12 per cent.
Also a large number of desirable.

C. L. & H. L. DENOON, 821 East Main Street. Real Estate.

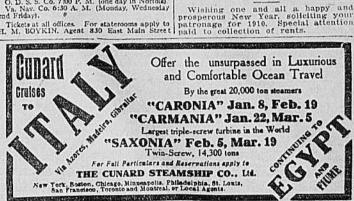
SPECIAL We beg to call the attention of all who rent of us as agents to the following clause in our leases, and to which they have affixed their signatures, thereby assuming the clause therein, viz., "That I will repair all water pipes that may burst from freezing because of failure to turn the water off." Of course this clause means what it says. So we enjoin you to act in accordance with what, witingour eyes open, you have assumed. Wishing you one and all may live up to your contracts, which we purpose doing, we beg to remain, Yours most truly,

EDWARD S. ROSE COMPANY.

Real Estate Agents, Auctioneers and

Real Estate Agents, Auctioneers and Brokers, No. 11 North Eleventh St.

John T. Goddin & Co., Real Estate and Loans, Bank and Eleventh Streets.



Bright, energetic and intelligent young ladies, between the ages of sixteen and twenty-two, to become telephone operators. Apply at the Telephone Exchange between the hours of 10 and 12 A. M., and 3 and 5 P. M. SOUTHERN BELL TELE-PHONE AND TELEGRAPH COMPANY OF VIRGINIA. 709 and 711 East Grace Street.

${\it ANNOUNCEMENT}$

We take this opportunity of informing the public that we have opened offices at 735 East Main Street for the purpose of handling Real Estate in All Its Branches and we trust we may be favored with a portion of your business.

GOLSAN & NASH

H. LOGAN GOLSAN 'Phone: Madison 138

J. POPE NASH